



# ***Your Federal Retirement Wallet Strategies Dallas Fort-Worth Federal Executive Board Agenda For Both Training Locations***



**(Day 1)**

***Presentations by the Federal Retirement Thrift Investment Board (TSP),  
the U.S. Securities & Exchange Commission, Social Security Administration,  
Health and Human Services and the U.S. Office of Personnel Management***

**7:30am Registration**

**8:00am–12:15pm Thrift Savings Plan (TSP)/Stewart Kaplan/Federal Retirement Thrift Investment Board**

***(15min break)***

***TSP for Early to Mid-Career (and beyond) (8:00am-10:00am)***

- Make Wise Decisions Today: Retire with Dignity tomorrow
- Saving for Retirement: Your TSP Contributions
- Choosing a Tax Treatment: Traditional or Roth?
- Getting the Most Bang for Your Buck: Saving in the Thrift Savings Plan
- Accessing your TSP Money while still Employed: Loans and in-Service Withdrawals
- TSP Core Funds & Lifecycle Funds
- Managing TSP Account

***TSP for Pre-retirement I (and beyond) 10:15am-12:15pm***

- First Steps: Preparing for Separation
- Turning Savings to Income: The TSP Retirement Income Options
- Withdrawal Rules: Other considerations
- Planning Your Legacy: TSP Death Benefits
- Getting Help: Resources for Participants

**12:15pm-1:15pm Lunch on your own**

**1:15pm-2:25pm Considerations if investing Outside the TSP/Victoria Prescott/U.S. Securities & Exchange Commission**

- Investment Professionals
- Impact of Fees and Expenses on Nest Eggs
- Common Products
- Resources for More Information

**2:30pm-4:30pm Federal Employee Retirement Services (FERS)/Johnny Bynum/OPM**

- Types of Retirements
- FERS Annuity
- Age and Service Requirements
- Creditable Service
- FERS Age Reduction
- FERS Annuity Supplement
- COLAs



# ***Your Federal Retirement Wallet Strategies Dallas Fort-Worth Federal Executive Board***



**(Day 2)**

***Presentations by the Federal Retirement Thrift Investment Board (TSP),  
the U.S. Securities & Exchange Commission, Social Security Administration,  
Health and Human Services and the U.S. Office of Personnel Management***

**7:30am Registration**

**8:00am-10:00am TSP for Pre-Retirement (Part II) /Stewart Kaplan/Federal Retirement Thrift Investment Board**

***(10min Break)***

- Big picture – How will your financial needs change?
- Estimating your future income needs
- Deciding when to retire
- How long will you need your retirement income?
- Estimating your future fixed income
- Inflation
- TSP fund past growth rates
- Your TSP contribution rate
- Setting a TSP Savings Goal
- Tracking your progress toward your retirement goals
- TSP account draw down rate

**10:05am-12:00pm Social Security/Social Security Administration/Rose Alivar**

***(5min break)***

- Five steps toward your financial security
- Overview of Social Security benefits & eligibility factors
- Windfall Elimination Provision and Government Pension Offset (WEP/GPO)
- Working While Receiving Benefits
- What You Can Do Online
- How to Create a **my Social Security** Account

**12:00pm-1:15pm Lunch on your Own**

**1:15pm-2:45pm Medicare/Health and Human Services-CMS/Gaye Humphrey**

- Medicare 101
- Coordination of Benefits/Third Party Liability—Dual-Eligible Beneficiaries
- MediGap
- Medicare and Employer Group Health Plans

**3:00pm-4:30pm U.S. Office of Personnel Management Breakout Session/Johnny Bynum/OPM (Optional)**

- Law Enforcement Officers-FERS